

ABSTRACT OF THE DISCLOSURE

A portable terminal stores a first URL which specifies personal information of a user stored in a personal server, and transmits the first URL to a settlement device. The settlement device serves as a network access port for the portable terminal. The
5 personal server is a server which manages personal data of the user that is identified by the first URL, and communicates with the settlement device and a service server via a network. The service server is a server for performing processing identified by a second URL. The service server executes the processing thereof by communicating with the settlement server and personal server via the network. Thus, the user can
10 receive various types of services. Accordingly, a service providing system can be used with a portable terminal that does not hold any personal information therein.

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